

<i>SERFF Tracking Number:</i>	<i>UNSA-126122464</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>USAA Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42287</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>2009 Med Supp Refund Calculation</i>		
<i>Project Name/Number:</i>	<i>2009 Med Supp Refund Calculation/2009REFCALC</i>		

Filing at a Glance

Company: USAA Life Insurance Company

Product Name: 2009 Med Supp Refund Calculation SERFF Tr Num: UNSA-126122464 State: ArkansasLH

TOI: MS06 Medicare Supplement - Other SERFF Status: Closed State Tr Num: 42287

Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: State Status: Filed-Closed

Filing Type: Rate Co Status: Pending Reviewer(s): Stephanie Fowler

Authors: Rosanna Tenorio, Debbie Mann Disposition Date: 05/13/2009

Date Submitted: 05/05/2009 Disposition Status: Accepted For Informational Purposes

Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

Project Name: 2009 Med Supp Refund Calculation

Project Number: 2009REFCALC

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 05/13/2009

Deemer Date:

Filing Description:

RE: REQUIRED REFUND CALCULATION FILING

Individual Standardized Policies LIM20260 1-92, Plans A, D, F, G

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Filed concurrently in Texas due to required due date of 05/31/09.

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 05/13/2009

Corresponding Filing Tracking Number:

<i>SERFF Tracking Number:</i>	<i>UNSA-126122464</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>USAA Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42287</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>2009 Med Supp Refund Calculation</i>		
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In compliance with Medicare supplement requirements, we are filing the benchmark/refund calculations data required for each of the captioned plans.

USAA Life Insurance Company markets Medicare supplement on a direct response basis. We are currently marketing standardized Medicare supplement plans in 46 locations.

Company and Contact

Filing Contact Information

Debbie Mann, Compliance Analyst	debbie.mann@usaa.com
9800 Fredericksburg Road	(800) 531-8000 [Phone]
San Antonio, TX 78288	(210) 498-6675[FAX]

Filing Company Information

USAA Life Insurance Company	CoCode: 69663	State of Domicile: Texas
9800 Fredericksburg Road	Group Code: 200	Company Type: Life
San Antonio, TX 78288	Group Name:	State ID Number:
(800) 531-8000 ext. [Phone]	FEIN Number: 74-1472662	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	We are paying the \$50.00 filing fee for Arkansas. Our domiciliary state, Texas does not charge a fee for this type of filing.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
USAA Life Insurance Company	\$50.00	05/05/2009	27633318

SERFF Tracking Number:	UNSA-126122464	State:	Arkansas
Filing Company:	USAA Life Insurance Company	State Tracking Number:	42287
Company Tracking Number:			
TOI:	MS06 Medicare Supplement - Other	Sub-TOI:	MS06.000 Medicare Supplement - Other
Product Name:	2009 Med Supp Refund Calculation		
Project Name/Number:	2009 Med Supp Refund Calculation/2009REFCALC		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Stephanie Fowler	05/13/2009	05/13/2009

<i>SERFF Tracking Number:</i>	<i>UNSA-126122464</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>USAA Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42287</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>2009 Med Supp Refund Calculation</i>		
<i>Project Name/Number:</i>	<i>2009 Med Supp Refund Calculation/2009REFCALC</i>		

Disposition

Disposition Date: 05/13/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>UNSA-126122464</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>USAA Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42287</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>2009 Med Supp Refund Calculation</i>		
<i>Project Name/Number:</i>	<i>2009 Med Supp Refund Calculation/2009REFCALC</i>		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Accepted for Informational Purposes	Yes
Supporting Document	Arkansas Refund Calculation Forms	Accepted for Informational Purposes	Yes

<i>SERFF Tracking Number:</i>	<i>UNSA-126122464</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>USAA Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42287</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>2009 Med Supp Refund Calculation</i>		
<i>Project Name/Number:</i>	<i>2009 Med Supp Refund Calculation/2009REFCALC</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: UNSA-126122464 State: Arkansas
Filing Company: USAA Life Insurance Company State Tracking Number: 42287
Company Tracking Number:
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: 2009 Med Supp Refund Calculation
Project Name/Number: 2009 Med Supp Refund Calculation/2009REFCALC

Supporting Document Schedules

Bypassed -Name: Health - Actuarial Justification
Bypass Reason: Not applicable
Comments:

Review Status:
Accepted for Informational Purposes 05/13/2009

Satisfied -Name: Arkansas Refund Calculation Forms
Comments:
Arkansas Refund Calculation Forms for Plans A, D, F, and G.
Attachment:
Arkansas Refund Calculation Forms.pdf

Review Status:
Accepted for Informational Purposes 05/13/2009

**Medicare Supplement Refund Calculation Form
For Calendar Year 2008**

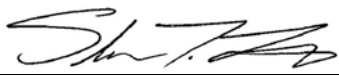
Type :	Individual	Company Name:	USAA Life Insurance Company
SMSBP(p):	Plan A	NAIC Group Code:	200
State:	Arkansas	NAIC Company Code:	69663
		Address:	9800 Fredericksburg San Antonio, TX 78288-0339
		Person Completing Form:	Shawn Loftus, FSA, MAAA
		Title:	VP, Product Solutions
		Telephone Number:	1-(800)-531-8000 ext. (3-0788)

	(a) Earned Premium	(b) Incurred Claims
1. Current Year's Experience		
a. Total (all policy years)	19,644.60	23,222.49
b. Current year's issues	0.00	0.00
c. Net (1a - 1b)	19,644.60	23,222.49
2. Past Year's Experience (All policy years)	345,015.48	169,544.69
3. Total Experience (1c + 2)	364,660.08	192,767.18
4. Refunds Last Year (excluding interest)		0.00
5. Previous Since Inception (excluding interest)		0.00
6. Refunds Since Inception (excluding interest)		0.00
7. Benchmark Ratio Since Inception (Ratio 1)		0.62
8. Experienced Ratio Since Inception (Ratio 2) (Line 3, Col. b) ÷ (Line 3, Col. a - Line 6)		0.53
9. Life Years Exposed Since Inception If (Line 8 < Line 7) AND (Line 9 > 500), proceed; else stop.		433.87 Not Credible No Refund Required
10. Tolerance Permitted (from credibility table)		Not Applicable
11. Adjustment to Incurred Claims for Credibility (Ratio 3 = Ratio 2 + Tolerance)		Not Applicable Exceeds Benchmark No Refund Required
12. Adjusted Incurred Claims (Line 3, Col. a - Line 6)* Line 11		Not Applicable
13. Refund (Line 3, Col. a - Line 6 - (Line 12 ÷ Line 7))		0.00

Deminimus Amount
(.005 * Annualized Prem. IF at 12/31)

Medicare Supplement Credibility Table	
Life Yrs Exposed Since Inception	Tolerance
10,000 +	0.00
5,000 - 9,999	0.05
2,500 - 4,999	0.08
1,000 - 2,499	0.10
500 - 999	0.15
If less than 500, no credibility.	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.

Signature : 

Name (type): Shawn Loftus, FSA, MAAA

Title : VP, Product Solutions

Date : April 15, 2009

**Reporting Form For The Calculation Of Benchmark Ratio Since Inception
For Individual Policies
For Calendar Year 2008**

Type:	Individual	Company Name:	USAA Life Insurance Company
SMSBP(p):	Plan A	NAIC Group Code:	200
For the State of:	Arkansas	NAIC Co. Code:	69663
		Address:	9800 Fredericksburg San Antonio, TX 78288-0339
		Person Completing Form:	Shawn Loftus, FSA, MAAA
		Title:	VP, Product Solutions
		Telephone Number:	1-(800)-531-8000 ext. (3-0788)

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(o)
Year	Earned Premium	Factor	(b) * (c)	Cumulative Loss Ratio	(d) * (e)	Factor	(b) * (g)	Cumulative Loss Ratio	(h) * (i)	Policy Yr. Loss Ratio
2007	0.00	2.770	0.00	0.442	0.00	0.000	0.00	0.000	0.00	0.40
2006	639.70	4.175	2,670.75	0.493	1,316.68	0.000	0.00	0.000	0.00	0.55
2005	3,475.81	4.175	14,511.49	0.493	7,154.17	1.194	4,150.11	0.659	2,734.92	0.65
2004	1,050.90	4.175	4,387.53	0.493	2,163.05	2.245	2,359.28	0.669	1,578.36	0.67
2003	1,837.43	4.175	7,671.25	0.493	3,781.93	3.170	5,824.64	0.678	3,949.11	0.69
2002	2,631.25	4.175	10,985.45	0.493	5,415.83	3.998	10,519.72	0.686	7,216.53	0.71
2001	4,345.28	4.175	18,141.52	0.493	8,943.77	4.754	20,657.44	0.695	14,356.92	0.73
2000	5,267.50	4.175	21,991.80	0.493	10,841.96	5.445	28,681.52	0.702	20,134.43	0.75
1999	5,016.87	4.175	20,945.43	0.493	10,326.10	6.075	30,477.48	0.708	21,578.06	0.76
1998	6,362.92	4.175	26,565.21	0.493	13,096.65	6.650	42,313.45	0.713	30,169.49	0.76
1997	3,755.62	4.175	15,679.72	0.493	7,730.10	7.176	26,950.34	0.717	19,323.39	0.76
1996	3,105.50	4.175	12,965.47	0.493	6,391.98	7.655	23,772.62	0.720	17,116.29	0.77
1995	364.94	4.175	1,523.64	0.493	751.15	8.093	2,953.49	0.723	2,135.37	0.77
1994	1,280.20	4.175	5,344.82	0.493	2,635.00	8.493	10,872.72	0.725	7,882.72	0.77
1993	1,491.82	4.175	6,228.35	0.493	3,070.58	8.684	12,954.96	0.725	9,392.35	0.77
Total for all Years:		(k):	169,612.45	(l):	83,618.94	(m):	222,487.78	(n):	157,567.93	
Benchmark Ratio Since Inception : (l+n)/(k+m):					61.5%					

(o): These loss ratios are not explicitly used in computing the benchmark loss ratios. They are the loss ratios, on a policy year basis which result in the cumulative loss ratios displayed on this worksheet. They are shown here for informational purposes only.

(p): "SMSBP" = Standardized Medicare Supplement Benefit Plan

**Medicare Supplement Refund Calculation Form
For Calendar Year 2008**

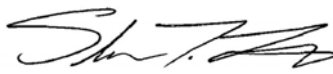
Type :	Individual	Company Name:	USAA Life Insurance Company
SMSBP(p):	Plan D	NAIC Group Code:	200
State:	Arkansas	NAIC Company Code:	69663
		Address:	9800 Fredericksburg San Antonio, TX 78288-0339
		Person Completing Form:	Shawn Loftus, FSA, MAAA
		Title:	VP, Product Solutions
		Telephone Number:	1-(800)-531-8000 ext. (3-0788)

	(a) Earned Premium	(b) Incurred Claims
1. Current Year's Experience		
a. Total (all policy years)	28,899.09	27,059.49
b. Current year's issues	0.00	0.00
c. Net (1a - 1b)	28,899.09	27,059.49
2. Past Year's Experience (All policy years)	723,410.91	451,732.29
3. Total Experience (1c + 2)	752,310.00	478,791.78
4. Refunds Last Year (excluding interest)		0.00
5. Previous Since Inception (excluding interest)		0.00
6. Refunds Since Inception (excluding interest)		0.00
7. Benchmark Ratio Since Inception (Ratio 1)		0.62
8. Experienced Ratio Since Inception (Ratio 2) (Line 3, Col. b) ÷ (Line 3, Col. a - Line 6)		0.64 Exceeds Benchmark No Refund Required
9. Life Years Exposed Since Inception If (Line 8 < Line 7) AND (Line 9 > 500), proceed; else stop.		647.60
10. Tolerance Permitted (from credibility table)	Not Applicable	
11. Adjustment to Incurred Claims for Credibility (Ratio 3 = Ratio 2 + Tolerance)	Not Applicable	Exceeds Benchmark No Refund Required
12. Adjusted Incurred Claims (Line 3, Col. a - Line 6) * Line 11	Not Applicable	
13. Refund (Line 3, Col. a - Line 6 - (Line 12 ÷ Line 7))		0.00

Deminimus Amount
(.005 * Annualized Prem. IF at 12/31)

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.

Medicare Supplement Credibility Table	
Life Yrs Exposed Since Inception	Tolerance
10,000 +	0.00
5,000 - 9,999	0.05
2,500 - 4,999	0.08
1,000 - 2,499	0.10
500 - 999	0.15
If less than 500, no credibility.	

Signature : 

Name (type): Shawn Loftus, FSA, MAAA

Title : VP, Product Solutions

Date : April 15, 2009

**Reporting Form For The Calculation Of Benchmark Ratio Since Inception
For Individual Policies
For Calendar Year 2008**

Type:	Individual	Company Name:	USAA Life Insurance Company
SMSBP(p):	Plan D	NAIC Group Code:	200
For the State of:	Arkansas	NAIC Co. Code:	69663
		Address:	9800 Fredericksburg San Antonio, TX 78288-0339
		Person Completing Form:	Shawn Loftus, FSA, MAAA
		Title:	VP, Product Solutions
		Telephone Number:	1-(800)-531-8000 ext. (3-0788)

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(o)
Year	Earned Premium	Factor	(b) * (c)	Cumulative Loss Ratio	(d) * (e)	Factor	(b) * (g)	Cumulative Loss Ratio	(h) * (i)	Policy Yr. Loss Ratio
2007	144.29	2.770	399.68	0.442	176.66	0.000	0.00	0.000	0.00	0.40
2006	0.00	4.175	0.00	0.493	0.00	0.000	0.00	0.000	0.00	0.55
2005	1,125.31	4.175	4,698.19	0.493	2,316.21	1.194	1,343.62	0.659	885.45	0.65
2004	1,714.32	4.175	7,157.28	0.493	3,528.54	2.245	3,848.65	0.669	2,574.75	0.67
2003	475.20	4.175	1,983.97	0.493	978.10	3.170	1,506.39	0.678	1,021.33	0.69
2002	6,511.67	4.175	27,186.23	0.493	13,402.81	3.998	26,033.66	0.686	17,859.09	0.71
2001	5,424.01	4.175	22,645.25	0.493	11,164.11	4.754	25,785.76	0.695	17,921.10	0.73
2000	19,592.41	4.175	81,798.32	0.493	40,326.57	5.445	106,680.69	0.702	74,889.84	0.75
1999	10,742.42	4.175	44,849.59	0.493	22,110.85	6.075	65,260.18	0.708	46,204.20	0.76
1998	5,295.85	4.175	22,110.19	0.493	10,900.32	6.650	35,217.43	0.713	25,110.03	0.76
1997	10,171.37	4.175	42,465.48	0.493	20,935.48	7.176	72,989.77	0.717	52,333.66	0.76
1996	10,397.88	4.175	43,411.14	0.493	21,401.69	7.655	79,595.75	0.720	57,308.94	0.77
1995	6,783.14	4.175	28,319.59	0.493	13,961.56	8.093	54,895.92	0.723	39,689.75	0.77
1994	3,798.10	4.175	15,857.09	0.493	7,817.54	8.493	32,257.30	0.725	23,386.55	0.77
1993	3,081.24	4.175	12,864.18	0.493	6,342.04	8.684	26,757.49	0.725	19,399.18	0.77
Total for all Years:		(k):	355,746.18	(l):	175,362.48	(m):	532,172.60	(n):	378,583.87	

Benchmark Ratio Since Inception : (l+n)/(k+m):	62.4%
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(o): These loss ratios are not explicitly used in computing the benchmark loss ratios. They are the loss ratios, on a policy year basis which result in the cumulative loss ratios displayed on this worksheet. They are shown here for informational purposes only.

(p): "SMSBP" = Standardized Medicare Supplement Benefit Plan

**Medicare Supplement Refund Calculation Form
For Calendar Year 2008**

Type :	Individual	Company Name:	USAA
SMSBP(p):	Plan F	NAIC Group Code:	200
State:	Arkansas	NAIC Company Code:	69663
		Address:	9800 Fredericksburg San Antonio, TX 78288-0339
		Person Completing Form:	Shwan Loftus, FSA, MAAA
		Title:	VP, Product Solutions
		Telephone Number:	1-(800)-531-8000 ext. (8-9652)

	(a) Earned Premium	(b) Incurred Claims
1. Current Year's Experience		
a. Total (all policy years)	253,116.36	169,020.38
b. Current year's issues	23,336.01	11,491.97
c. Net (1a - 1b)	229,780.36	157,528.41
2. Past Year's Experience (All policy years)	3,002,622.42	1,672,263.09
3. Total Experience (1c + 2)	3,232,402.78	1,829,791.50
4. Refunds Last Year (excluding interest)		0.00
5. Previous Since Inception (excluding interest)		0.00
6. Refunds Since Inception (excluding interest)		0.00
7. Benchmark Ratio Since Inception (Ratio 1)		0.61
8. Experienced Ratio Since Inception (Ratio 2) (Line 3, Col. b) ÷ (Line 3, Col. a - Line 6)		0.57
9. Life Years Exposed Since Inception If (Line 8 < Line 7) AND (Line 9 > 500), proceed; else stop.		2,159.88
10. Tolerance Permitted (from credibility table)		0.10
11. Adjustment to Incurred Claims for Credibility (Ratio 3 = Ratio 2 + Tolerance)		0.67 Exceeds Benchmark No Refund Required
12. Adjusted Incurred Claims (Line 3, Col. a - Line 6)* Line 11		Not Applicable
13. Refund (Line 3, Col. a - Line 6 - (Line 12 ÷ Line 7))		0.00
Deminimus Amount (.005 * Annualized Prem. IF at 12/31)		

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.

Medicare Supplement Credibility Table	
Life Yrs Exposed Since Inception	Tolerance
10,000 +	0.00
5,000 - 9,999	0.05
2,500 - 4,999	0.08
1,000 - 2,499	0.10
500 - 999	0.15
If less than 500, no credibility.	

Signature :

Name (type):

Title :

Date :

Shawn Loftus, FSA, MAAA

VP, Product Solutions

April 15, 2009

**Reporting Form For The Calculation Of Benchmark Ratio Since Inception
For Individual Policies
For Calendar Year 2007**

Type:	Individual	Company Name:	USAA Life Insurance Company
SMSBP(p):	Plan F	NAIC Group Code:	200
For the State of:	Arkansas	NAIC Co. Code:	69663
		Address:	9800 Fredericksburg San Antonio, TX 78288-0339
		Person Completing Form:	Phillip Beyer, FSA, MAAA
		Title:	AVP, Product Solutions
		Telephone Number:	1-(800)-531-8000 ext. (6-2100)

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(o)
Year	Earned Premium	Factor	(b) * (c)	Cumulative Loss Ratio	(d) * (e)	Factor	(b) * (g)	Cumulative Loss Ratio	(h) * (i)	Policy Yr. Loss Ratio
2007	18,699.11	2.770	51,796.54	0.442	22,894.07	0.000	0.00	0.000	0.00	0.40
2006	39,490.26	4.175	164,871.82	0.493	81,281.81	0.000	0.00	0.000	0.00	0.55
2005	15,869.48	4.175	66,255.10	0.493	32,663.76	1.194	18,948.16	0.659	12,486.84	0.65
2004	1,638.70	4.175	6,841.55	0.493	3,372.89	2.245	3,678.87	0.669	2,461.16	0.67
2003	7,533.70	4.175	31,453.20	0.493	15,506.43	3.170	23,881.83	0.678	16,191.88	0.69
2002	15,560.93	4.175	64,966.88	0.493	32,028.67	3.998	62,212.59	0.686	42,677.84	0.71
2001	42,128.80	4.175	175,887.72	0.493	86,712.65	4.754	200,280.30	0.695	139,194.81	0.73
2000	92,898.89	4.175	387,852.87	0.493	191,211.47	5.445	505,834.47	0.702	355,095.79	0.75
1999	69,208.63	4.175	288,946.04	0.493	142,450.40	6.075	420,442.44	0.708	297,673.25	0.76
1998	29,781.69	4.175	124,338.56	0.493	61,298.91	6.650	198,048.24	0.713	141,208.40	0.76
1997	28,133.15	4.175	117,455.92	0.493	57,905.77	7.176	201,883.52	0.717	144,750.48	0.76
1996	23,425.30	4.175	97,800.63	0.493	48,215.71	7.655	179,320.68	0.720	129,110.89	0.77
1995	9,954.93	4.175	41,561.84	0.493	20,489.99	8.093	80,565.26	0.723	58,248.68	0.77
1994	10,766.84	4.175	44,951.55	0.493	22,161.11	8.493	91,442.75	0.725	66,296.00	0.77
1993	499.80	4.175	2,086.67	0.493	1,028.73	8.684	4,340.26	0.725	3,146.69	0.77
Total for all Years:		(k):	1,667,066.89		(l):	819,222.35	(m):	1,990,879.39	(n):	1,408,542.72
Benchmark Ratio Since Inception : (l+n)/(k+m):			60.9%							

(o): These loss ratios are not explicitly used in computing the benchmark loss ratios. They are the loss ratios, on a policy year basis which result in the cumulative loss ratios displayed on this worksheet. They are shown here for informational purposes only.

(p): "SMSBP" = Standardized Medicare Supplement Benefit Plan

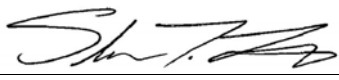
**Medicare Supplement Refund Calculation Form
For Calendar Year 2008**

Type :	Individual	Company Name:	USAA Life Insurance Company
SMSBP(p):	Plan G	NAIC Group Code:	200
State:	Arkansas	NAIC Company Code:	69663
		Address:	9800 Fredericksburg San Antonio, TX 78288-0339
		Person Completing Form:	Shawn Loftus, FSA, MAAA
		Title:	VP, Product Solutions
		Telephone Number:	1-(800)-531-8000 ext. (3-0788)

	(a) Earned Premium	(b) Incurred Claims
1. Current Year's Experience		
a. Total (all policy years)	55,586.13	70,537.84
b. Current year's issues	0.00	0.00
c. Net (1a - 1b)	55,586.13	70,537.84
2. Past Year's Experience (All policy years)	1,141,470.18	758,311.37
3. Total Experience (1c + 2)	1,197,056.31	828,849.21
4. Refunds Last Year (excluding interest)		0.00
5. Previous Since Inception (excluding interest)		0.00
6. Refunds Since Inception (excluding interest)		0.00
7. Benchmark Ratio Since Inception (Ratio 1)		0.62
8. Experienced Ratio Since Inception (Ratio 2) (Line 3, Col. b) ÷ (Line 3, Col. a - Line 6)		0.69 Exceeds Benchmark No Refund Required
9. Life Years Exposed Since Inception If (Line 8 < Line 7) AND (Line 9 > 500), proceed; else stop.		891.97
10. Tolerance Permitted (from credibility table)		Not Applicable
11. Adjustment to Incurred Claims for Credibility (Ratio 3 = Ratio 2 + Tolerance)		Not Applicable Exceeds Benchmark No Refund Required
12. Adjusted Incurred Claims (Line 3, Col. a - Line 6) * Line 11		Not Applicable
13. Refund (Line 3, Col. a - Line 6 - (Line 12 ÷ Line 7))		0.00
Deminimus Amount (.005 * Annualized Prem. IF at 12/31)		

Medicare Supplement Credibility Table	
Life Yrs Exposed Since Inception	Tolerance
10,000 +	0.00
5,000 - 9,999	0.05
2,500 - 4,999	0.08
1,000 - 2,499	0.10
500 - 999	0.15
If less than 500, no credibility.	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.

Signature : 

Name (type): Shawn Loftus, FSA, MAAA

Title : VP, Product Solutions

Date : April 15, 2009

**Reporting Form For The Calculation Of Benchmark Ratio Since Inception
For Individual Policies
For Calendar Year 2008**

Type:	Individual	Company Name:	USAA Life Insurance Company
SMSBP(p):	Plan G	NAIC Group Code:	200
For the State of:	Arkansas	NAIC Co. Code:	69663
		Address:	9800 Fredericksburg San Antonio, TX 78288-0339
		Person Completing Form:	Shawn Loftus, FSA, MAAA
		Title:	VP, Product Solutions
		Telephone Number:	1-(800)-531-8000 ext. (3-0788)

(a) Year	(b) Earned Premium	(c) Factor	(d) (b) * (c)	(e) Cumulative Loss Ratio	(f) (d) * (e)	(g) Factor	(h) (b) * (g)	(i) Cumulative Loss Ratio	(j) (h) * (i)	(o) Policy Yr. Loss Ratio
2007	0.00	2.770	0.00	0.442	0.00	0.000	0.00	0.000	0.00	0.40
2006	1,496.47	4.175	6,247.76	0.493	3,080.15	0.000	0.00	0.000	0.00	0.55
2005	0.00	4.175	0.00	0.493	0.00	1.194	0.00	0.659	0.00	0.65
2004	4,497.26	4.175	18,776.05	0.493	9,256.59	2.245	10,096.34	0.669	6,754.45	0.67
2003	2,241.52	4.175	9,358.33	0.493	4,613.66	3.170	7,105.61	0.678	4,817.60	0.69
2002	8,291.12	4.175	34,615.43	0.493	17,065.41	3.998	33,147.90	0.686	22,739.46	0.71
2001	36,164.29	4.175	150,985.91	0.493	74,436.05	4.754	171,925.03	0.695	119,487.90	0.73
2000	31,573.33	4.175	131,818.67	0.493	64,986.61	5.445	171,916.81	0.702	120,685.60	0.75
1999	5,281.71	4.175	22,051.16	0.493	10,871.22	6.075	32,086.42	0.708	22,717.18	0.76
1998	3,320.05	4.175	13,861.21	0.493	6,833.58	6.650	22,078.34	0.713	15,741.85	0.76
1997	4,863.99	4.175	20,307.15	0.493	10,011.42	7.176	34,903.97	0.717	25,026.15	0.76
1996	1,881.59	4.175	7,855.62	0.493	3,872.82	7.655	14,403.55	0.720	10,370.55	0.77
1995	5,392.85	4.175	22,515.16	0.493	11,099.98	8.093	43,644.36	0.723	31,554.88	0.77
1994	2,276.34	4.175	9,503.70	0.493	4,685.33	8.493	19,332.92	0.725	14,016.37	0.77
1993	15,861.84	4.175	66,223.18	0.493	32,648.03	8.684	137,744.22	0.725	99,864.56	0.77
Total for all Years:		(k):	514,119.35		(l):	253,460.84	(m):	698,385.47	(n):	493,776.55
Benchmark Ratio Since Inception : (l+n)/(k+m):					61.6%					

(o): These loss ratios are not explicitly used in computing the benchmark loss ratios. They are the loss ratios, on a policy year basis which result in the cumulative loss ratios displayed on this worksheet. They are shown here for informational purposes only

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